

## Caption in Compliance with D.N.J. LBR 9004-2(c)

44730

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Attorney for AmeriCredit Financial Services, Inc.,  
d/b/a GM FinancialOrder Filed on April 17, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New JerseyIn Re:  
RICHARD T. DRUDE

Case No.: 19-19333

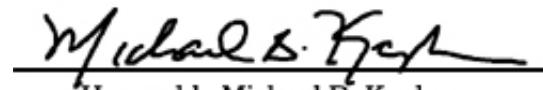
Adv. No.:

Hearing Date: 4-22-20

Judge: MBK

**ORDER REINSTATING THE AUTOMATIC STAY AND FOR MONTHLY PAYMENTS AND  
STAY RELIEF UNDER CERTAIN CIRCUMSTANCES**The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: April 17, 2020

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**Richard T. Drude**

**19-19333(MBK)**

**Order Reinstating the Automatic Stay and Providing for Monthly Payments for Stay Relief under Certain Circumstances**

**Page 2**

This matter having been brought on before this Court on reinstate the stay filed by Nicholas Fitzgerald, Esq. on behalf of the debtor, with the appearance of John R. Morton, Jr., Esq. on behalf of AmeriCredit Financial Services, Inc., d/b/a GM Financial (hereinafter "GM Financial) and this order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

**IT IS ORDERED:**

1. That AmeriCredit Financial Services, Inc., d/b/a GM Financial is the holder of a first purchase money security interest encumbering a 2012 Honda Odyssey bearing vehicle identification number 5FNRL5H69CB003134 (hereinafter the "vehicle").
2. The automatic stay is reinstated as to AmeriCredit Financial Services, Inc., d/b/a GM Financial, subject to the remaining terms of this order.
3. **Curing arrears:** The debtor is presently \$1066.35 in arrears to GM Financial. To cure arrears, the debtor shall make cure payments of \$809.85 for 4 consecutive months beginning 4-11-20. If the debtor fails to make any payment for a period of 30 days after it falls due (being the 11<sup>th</sup> day of each month), AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
4. After curing arrears, the debtor shall make all retail installment contract payments to AmeriCredit Financial Services, Inc., d/b/a GM Financial when due, being the 11<sup>th</sup> day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
5. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtor and his attorney.
6. The debtor shall pay to AmeriCredit Financial Services, Inc., d/b/a GM Financial through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.